

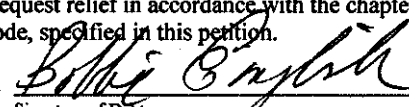
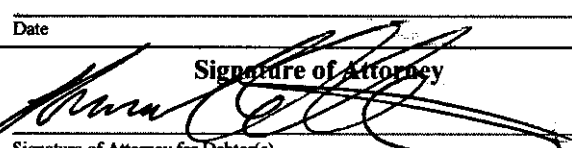
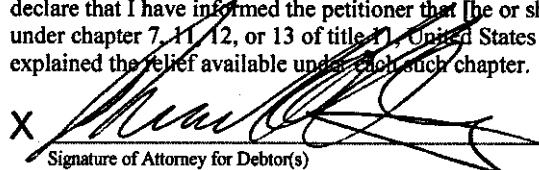
FORM B1		United States Bankruptcy Court		Voluntary Petition		
Northern District of Illinois						
Name of Debtor (if individual, enter Last, First, Middle): English, Bobbie		Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): Bobbie G English Bobbie Jo English Barbara English		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 7972		Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):				
Street Address of Debtor (No. & Street, City, State & Zip Code): 14646 S Spaulding Harvey, IL 60426		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):				
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business:				
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):				
Location of Principal Assets of Business Debtor (if different from street address above):						
Information Regarding the Debtor (Check the Applicable Boxes)						
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.						
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other <input type="checkbox"/> Clearing Bank			Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding			
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business			Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.			
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)						
Statistical/Administrative Information (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expense paid, there will be no funds available for distribution to unsecured creditors.						
Estimated Number of Creditors		1-15	16-49	50-99	100-199	200-999
		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Assets		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Debts		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

U.S. Bankruptcy Court
Northern District of Illinois

Filed: 04/12/2005
Time: 14:27:11
Debtor: BOBBIE ENGLISH
Case: 05-13743 Fee: 194
Chapter: 13 Rec. #: 3127596
Judge: Carol Doyle
341 mtg: 05/09/2005 @ 03:00PM
ConfHrg: 05/26/2005 @ 10:30AM
Trustee: MARILYN MARSHALL



1:05BK13743-BK001

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): English, Bobbie	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: See Schedule Attached		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: None		Case Number:	Date Filed:
District:		Relationship:	Judge:
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X  Signature of Debtor Bobbie English X _____ Signature of Joint Debtor (708) 339-7681 Telephone Number (If not represented by attorney) _____ Date		Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
X  Signature of Attorney Thomas Holstein 1251716 Printed Name of Attorney for Debtor(s) Thomas Holstein & Associates Bar No. 1251716 Firm Name 109 West Elm Street Address Chicago, IL 60610 (312) 951-7447 Telephone Number _____ Date		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X  Signature of Attorney for Debtor(s) Date	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date		Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. _____ Printed Name of Bankruptcy Petition Preparer _____ Social Security Number (Required by 11 U.S.C. § 110(c).) _____ Address _____ _____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: _____ If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X _____ Signature of Bankruptcy Petition Preparer _____ Date		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.	

IN RE English, Bobbie

Case No. _____

Debtor(s)

VOLUNTARY PETITION
Continuation Sheet - Page 1 of 1

Prior Bankruptcy Case Filed Within Last 6 Years:

Location Where Filed: Northern Dist/ Eastern Div Of Illinois

Case Number: 99-27302

Date Filed: 9/2/99

Location Where Filed: Northern Dist/ Eastern Div Of Illinois

Case Number: 00-03471

Date Filed: 2/7/00

Location Where Filed: Northern Dist/ Eastern Div Illinois

Case Number: 01-29638

Date Filed: 8/23/01

Location Where Filed: Northern Dist/ Eastern Div Illinois

Case Number: 03-14274

Date Filed: 3/31/03

Location Where Filed: Northern Dist/ Eastern Div Illinois

Case Number: 04-18994

Date Filed: 5/14/04

English Bobbie
14646 S Spaulding
Harvey, IL 60426

Thomas Holstein & Associates
Bar No 1251716
109 West Elm Street
Chicago, IL 60610

American Express
% Becker & Lee
P O Box 3001
Malvern, PA 19355

American General
6025 W Cermak Rd
Cicero, IL 60804

Americredit
P O Box 18384
Arlington, TX 76096

Associated Bk Of Delaware
Processing Center
Des Moines, IA 50363

Bank America
P O Box 530802
Atlanta, GA 30353

Calumet Dermatology
P O Box 666
Lansing, IL 60438

Calvary Portfolio Services
7 Skyline Dr, 3rd Fl.
Hawthorne, NY 10532

Carecredit Card
P O Box 2016
Omaha, NE 68103

Carson Pirie Scott
% Smc
P O Box 19249
Sugarland, TX 77496

Circuit City
P O Box 42395
Richmond, VA 23286

Citibank
P O Box 6001
The Lakes, NV 23286

Citifinancial
Investment Recovery
P O Box 914
Owingsmills, MD 21117

Ecast Settlement Corp
P O Box 35480
Newark, NJ 07193-5480

Fidelity Federal
P O Box 1631
Glendale, CA 91209

First USA Bank
P O Box 149265
Austin, TX 78714

Ford Motor Credit
Drawer 55-953
P O Box 55000
Livonia, MI 48153

GE Card Services
% Max Recovery
P O Box 10228
Newark, NJ 07193

GE Card Services
P O Box 78811
Phoenix, AZ 85062

GE Select
P O Box 650657
Dallas, TX 75265

Green Tree Financial
Helig Meyers
322 Minnesota St

St Paul, MN 55102

Homemakers
P O Box 5877
Carol Stream, IL 60197

Household Bank
E Cast Settlement Corp
Po Box 35480
Newark, NJ 07193-5480

Internal Revenue Service
Stop 5016-CHI
230 S Dearborn
Chicago, IL 60604

J C Penney
P O Box 533
Dallas, TX 75221

John Torres
4336 Saratoga Ave
Suite 201
Downers Grove, IL 60515

Laura Hrisko
20 N Clark, Suite 2600
Chicago, IL 60602

Marshall Fields
Retailers National Bank
P O Box 59231
Minneapolis, MN 55459-0231

Midland Finance
7300 N Western Ave
Chicago, IL 60645

Outsourcing Collections
1250 Sixth Ave #201
San Diego, CA 92101

Radio Shack
P O Box 2016
Omaha, NE 68103

Sears
P O Box 182532
Columbus, OH 43218

Secuirty National
% Fisher & Fisher
120 N Lasalle
Chicago, IL 60602

Sprint
Po Box 650353
Dallas, TX 75265-0353

Terri M Long
18201 Morris
Homewood, IL 60430

The Associates
P O Box 9367
Des Moines, IA 50306

Toyota Motor Credit
P O Box 3548
Oakbrook, IL 60523

Wards
P O Box 105997
Atlanta, GA 30353-5997

UNITED STATES BANKRUPTCY COURT
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$130 filing fee plus \$45 administrative fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to the priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$130 filing fee plus \$30 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$200 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

Date



Signature of Debtor

Case Number

Debtor Copy / Court Copy
(B 201 Rev 1/95)

**United States Bankruptcy Court
Northern District of Illinois**

IN RE:

Case No. _____

English, BobbieChapter 13

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 2,200.00

Prior to the filing of this statement I have received \$ 750.00

Balance Due \$ 1,450.00

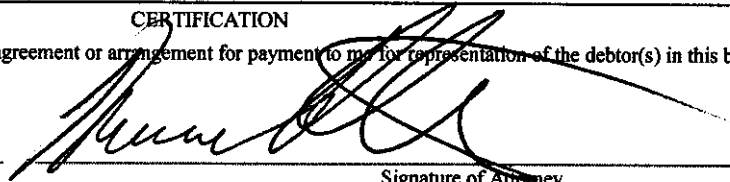
2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☒ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

April 12, 2005

Date



Signature of Attorney

Thomas Holstein & Associates Bar No. 1251716

Name of Law Firm